

**United States Bankruptcy Court**  
**Southern District of Ohio**

In re **Lori Jo McKean**,  
 Debtor

Case No. **2:15-bk-50764**

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>232,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>33,943.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>3</b>		<b>171,061.42</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>740.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>8</b>		<b>18,892.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>3,651.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>1,696.00</b>
Total Number of Sheets of ALL Schedules		<b>25</b>			
Total Assets			<b>265,943.00</b>		
Total Liabilities				<b>190,693.42</b>	

**United States Bankruptcy Court**  
**Southern District of Ohio**

In re **Lori Jo McKean**,  
 Debtor

Case No. **2:15-bk-50764**

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>740.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>740.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>3,651.00</b>
Average Expenses (from Schedule J, Line 22)	<b>1,696.00</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	<b>2,965.22</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>111,742.42</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>740.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>18,892.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>130,634.42</b>

In re **Lori Jo McKean**

Case No. **2:15-bk-50764**

Debtor

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>330 East Union Street Circleville, OH 43113</b>	<b>Fee simple</b>	<b>-</b>	<b>57,000.00</b>	<b>168,519.42</b>
<b>Debtor's Residence</b>				
<b>12990 Crownover Mill Road Mt. Sterling, OH 43143</b>	<b>Tenant in Common</b>	<b>-</b>	<b>175,000.00</b>	<b>2,119.00</b>
<b>(Debtor owns undivided 1/3 interest as tenant-in-common with adult Son &amp; Sister/Debtor has no actual possessory intrest in Property, which is maintained by Son, and occupied by her Son/Debtor has never received any income from Son per grantors' wishes)</b>				

Sub-Total > **232,000.00** (Total of this page)

Total > **232,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Lori Jo McKean**Case No. **2:15-bk-50764**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	-	<b>30.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking Account (US Bank X0307) (Joint w/Son)</b>	<b>J</b>	<b>266.00</b>
		<b>Checking Account (HNB X0024)</b>	-	<b>0.00</b>
		<b>Health Savings Account thru Employer</b>	-	<b>45.00</b>
		<b>FLex Spending Account (through Employer) (Vision &amp; Dental Coverage only)</b>	-	<b>1,062.00</b>
		<b>Savings Account (7402) Joint w/Son</b>	-	<b>20.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Misc. HHG &amp; Furnishings</b>	<b>J</b>	<b>5,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Misc. Wearing Apparel</b>	-	<b>350.00</b>
7. Furs and jewelry.		<b>Misc. Jewelry/Earrings/Wedding Band</b>	-	<b>250.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Life Insurance Policy (Term through Employer)(H=BF)</b>	-	<b>0.00</b>

Sub-Total > **7,023.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Lori Jo McKean**Case No. **2:15-bk-50764**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>SERS</b>	-	<b>23,823.00</b>
		<b>Unvested Dupont Pension (Awaiting Distribution @ 62, which is not within next 5 years)</b>	-	<b>1.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>2014 FTR (Received 2/19/15)</b>	-	<b>2,371.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **26,195.00**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re **Lori Jo McKean**Case No. **2:15-bk-50764**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.		<b>OH CDL (w/ Bus Driver Certification)</b>	-	<b>0.00</b>
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1997 Ford Escort (253K Miles) (Inoperable)</b>	-	<b>200.00</b>
		<b>1999 Buick Park Avenue (125K Miles) (Inoperable)</b>	-	<b>500.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Laptop (5 yo)(Inoperable)</b>	-	<b>25.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.		<b>3 Dogs, 3 Cats</b>	-	<b>0.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			

Sub-Total > **725.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re **Lori Jo McKean**

Case No. **2:15-bk-50764**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

Sub-Total > **0.00**  
(Total of this page)  
Total > **33,943.00**

(Report also on Summary of Schedules)

In re **Lori Jo McKean**Case No. **2:15-bk-50764**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
330 East Union Street Circleville, OH 43113	Ohio Rev. Code Ann. § 2329.66(A)(1)	132,900.00	57,000.00
<b>Debtor's Residence</b>			
<b><u>Cash on Hand</u></b>			
Cash	Ohio Rev. Code Ann. § 2329.66(A)(3)	30.00	30.00
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
Checking Account (US Bank X0307) (Joint w/Son)	Ohio Rev. Code Ann. § 2329.66(A)(3)	133.00	266.00
Health Savings Account thru Employer	Ohio Rev. Code Ann. § 2329.66(A)(3)	45.00	45.00
FLex Spending Account (through Employer) (Vision & Dental Coverage only)	Ohio Rev. Code Ann. § 2329.66(A)(3) Ohio Rev. Code Ann. § 2329.66(A)(18)	242.00 820.00	1,062.00
<b><u>Household Goods and Furnishings</u></b>			
Misc. HHG & Furnishings	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	5,000.00	5,000.00
<b><u>Wearing Apparel</u></b>			
Misc. Wearing Apparel	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	350.00	350.00
<b><u>Furs and Jewelry</u></b>			
Misc. Jewelry/Earrings/Wedding Band	Ohio Rev. Code Ann. § 2329.66(A)(4)(b)	250.00	250.00
<b><u>Interests in Insurance Policies</u></b>			
Life Insurance Policy (Term through Employer)(H=BF)	Ohio Rev. Code Ann. §§ 2329.66(A)(6)(c), 3917.05	0.00	0.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
SERS	Ohio Rev. Code Ann. §§ 3307.71, 3309.66	23,823.00	23,823.00
Unvested Dupont Pension (Awaiting Distribution @ 62, which is not within next 5 years)	Ohio Rev. Code Ann. § 2329.66(A)(10)(b)	1.00	1.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
1999 Buick Park Avenue (125K Miles) (Inoperable)	Ohio Rev. Code Ann. § 2329.66(A)(2)	500.00	500.00

Total: **164,094.00** **88,327.00**0 continuation sheets attached to Schedule of Property Claimed as Exempt



In re **Lori Jo McKean**Case No. **2:15-bk-50764**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxx xx x0510</b>			<b>06/27/14</b>					
<b>Brookhill Animal Clinic</b> <b>615 US RT 22 East</b> <b>Circleville, OH 43113</b>			<b>Judgment Lien</b> <b>330 East Union Street</b> <b>Circleville, OH 43113</b> <b>Debtor's Residence</b>					
			Value \$ <b>57,000.00</b>				<b>1,531.00</b>	<b>1,531.00</b>
Account No. <b>xxxx-x1330</b>			<b>2014</b>					
<b>Drummond Financial Services, LLC</b> <b>dba Loan Max</b> <b>3653 S. High Street</b> <b>Columbus, OH 43207</b>			<b>Non-Purchase Money Security</b> <b>1997 Ford Escort (253K Miles)</b> <b>(Inoperable)</b>					
			Value \$ <b>200.00</b>				<b>423.00</b>	<b>223.00</b>
Account No. <b>xxxxxxxxx4905</b>			<b>07/02/2007</b>					
<b>Internal Revenue Service</b> <b>P.O. Box 7346</b> <b>Philadelphia, PA 19101-7346</b>			<b>Federal Tax Lien</b> <b>330 East Union Street</b> <b>Circleville, OH 43113</b> <b>Debtor's Residence</b>					
			Value \$ <b>57,000.00</b>				<b>5,509.04</b>	<b>5,509.04</b>
Account No. <b>xxxxxxxxx1615</b>			<b>03/30/2010</b>					
<b>Internal Revenue Service</b> <b>P.O. Box 7346</b> <b>Philadelphia, PA 19101-7346</b>			<b>Federal Tax Lien</b> <b>330 East Union Street</b> <b>Circleville, OH 43113</b> <b>Debtor's Residence</b>					
			Value \$ <b>57,000.00</b>				<b>2,974.48</b>	<b>2,974.48</b>
Subtotal (Total of this page)							<b>10,437.52</b>	<b>10,237.52</b>

2 continuation sheets attached

In re Lori Jo McKeanCase No. 2:15-bk-50764

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxxx5476			10/15/2010					
Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346		-	Federal Tax Lien 330 East Union Street Circleville, OH 43113 Debtor's Residence					
			Value \$ 57,000.00				5,248.86	5,248.86
Account No. xxxxxxxxx5477			10/15/2010					
Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346		-	Federal Tax Lien 330 East Union Street Circleville, OH 43113 Debtor's Residence					
			Value \$ 57,000.00				1,496.08	1,496.08
Account No. xxxxxxxxx6492			12/07/2010					
Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346		-	Federal Tax Lien 330 East Union Street Circleville, OH 43113 Debtor's Residence					
			Value \$ 57,000.00				3,202.45	3,202.45
Account No. xxxxxxxxx6493			12/07/2010					
Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346		-	Federal Tax Lien 330 East Union Street Circleville, OH 43113 Debtor's Residence					
			Value \$ 57,000.00				2,409.51	2,409.51
Account No. xxxxxxxxx9105			5/10/02					
Pennymac Loan Services 6101 Condor Drive Moorpark, CA 93021		-	First Mortgage 330 East Union Street Pmt: \$576./3.875% Arrears: \$10,000.(Debtor reserves right to dispute validity of note/mortgage)					
			Value \$ 57,000.00				140,442.00	83,442.00
Subtotal							152,798.90	95,798.90
(Total of this page)								

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re Lori Jo McKeanCase No. 2:15-bk-50764

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxx-x-xxx-xx-x30-01</b>			<b>2012-2014</b>					
<b>Pickaway County Treasurer</b> <b>207 South Court Street</b> <b>Circleville, OH 43113</b>	<b>X</b>	<b>-</b>	<b>R/E Taxes</b> <b>12990 Crownover Mill Road</b> <b>Mt. Sterling, OH 43143</b>					
			<b>Inherited Property</b>					
			Value \$ <b>175,000.00</b>				<b>2,119.00</b>	<b>0.00</b>
Account No. <b>xxxx xx 0005</b>			<b>12/10/2011</b>					
<b>Pickaway Manor Care</b> <b>391 Clark Drive</b> <b>Circleville, OH 43113</b>	<b>-</b>	<b>-</b>	<b>Judgment Lien</b> <b>330 East Union Street</b> <b>Circleville, OH 43113</b>					
			<b>Debtor's Residence</b>					
			Value \$ <b>57,000.00</b>				<b>5,473.00</b>	<b>5,473.00</b>
Account No. <b>xxxx xx 0414</b>			<b>06/04/2008</b>					
<b>State of Ohio Department of Taxation</b> <b>c/o Attorney General</b> <b>150 East Gay Street, 21st Floor</b> <b>Columbus, OH 43215</b>	<b>-</b>	<b>-</b>	<b>Judgment Lien</b> <b>330 East Union Street</b> <b>Circleville, OH 43113</b>					
			<b>Debtor's Residence</b>					
			Value \$ <b>57,000.00</b>				<b>233.00</b>	<b>233.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal							<b>7,825.00</b>	<b>5,706.00</b>
(Total of this page)								
Total							<b>171,061.42</b>	<b>111,742.42</b>
(Report on Summary of Schedules)								

Sheet 2 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Lori Jo McKean**Case No. **2:15-bk-50764**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Lori Jo McKean,  
Debtor

Case No. 2:15-bk-50764

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>xxx xxx1781</b>			<b>2012</b>					
<b>Circleville Municipal Court Clerk of Courts 151 E. Franklin Street Circleville, OH 43113-1717</b>		-	<b>Non-dischargeable Court Fines/Costs</b>					<b>0.00</b>
							<b>740.00</b>	<b>740.00</b>
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)							<b>740.00</b>	<b>0.00</b> <b>740.00</b>
Total (Report on Summary of Schedules)							<b>740.00</b>	<b>0.00</b> <b>740.00</b>

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re **Lori Jo McKean**Case No. **2:15-bk-50764**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxx-xxx-x66-1-5</b>  <b>American Electric Power</b> <b>P.O. Box 24401</b> <b>Canton, OH 44701-4401</b>	-		<b>2014-2015</b> <b>Utility Bill</b>				<b>431.00</b>
Account No. <b>xxx4550</b>  <b>Balanced Healthcare Receivables,</b> <b>LLC</b> <b>164 Burke Street, Suite 201</b> <b>Nashua, NH 03060</b>	-		<b>2014</b> <b>Medical Bill</b>				<b>127.00</b>
Account No. <b>McKean</b>  <b>CashNet USA</b> <b>200 W. Jackson Blvd.</b> <b>Suite 2400</b> <b>Chicago, IL 60606</b>	-		<b>2012</b> <b>Pay Advance Loan</b>				<b>600.00</b>
Account No. <b>xxxxxxx0 011</b>  <b>Columbia Gas</b> <b>Bankruptcy Dept.</b> <b>200 Civic Center Drive</b> <b>Columbus, OH 43215</b>	-		<b>2014-2015</b> <b>Utility Bill</b>				<b>714.00</b>
Subtotal (Total of this page)							<b>1,872.00</b>

7 continuation sheets attached

In re **Lori Jo McKean**

Case No. **2:15-bk-50764**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxx6013</b>		-	<b>Opened 2/24/09</b> <b>Collection Pickaway Medical Gro</b>				<b>340.00</b>
<b>Credit Adjustments Inc</b> <b>330 Florence St</b> <b>Defiance, OH 43512</b>							
Account No. <b>xxx7043</b>		-	<b>Opened 5/12/11</b> <b>Collection Berger Health System</b>				<b>306.00</b>
<b>Credit Adjustments Inc</b> <b>330 Florence St</b> <b>Defiance, OH 43512</b>							
Account No. <b>xxx3540</b>		-	<b>Opened 1/28/09</b> <b>Collection Pickaway Medical Gro</b>				<b>159.00</b>
<b>Credit Adjustments Inc</b> <b>330 Florence St</b> <b>Defiance, OH 43512</b>							
Account No. <b>xxx0173</b>		-	<b>Opened 7/22/10</b> <b>Collection Berger Health System</b>				<b>66.00</b>
<b>Credit Adjustments Inc</b> <b>330 Florence St</b> <b>Defiance, OH 43512</b>							
Account No. <b>xxx3568</b>		-	<b>Opened 10/14/10</b> <b>Collection Pickaway Health Serv</b>				<b>64.00</b>
<b>Credit Adjustments Inc</b> <b>330 Florence St</b> <b>Defiance, OH 43512</b>							
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>935.00</b>
Subtotal (Total of this page)							

In re **Lori Jo McKean**

Case No. **2:15-bk-50764**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxx2425</b>		-	Opened 3/25/10 Collection Berger Health System			63.00
Credit Adjustments Inc 330 Florence St Defiance, OH 43512						
Account No. <b>xxx8784</b>		-	Opened 7/15/10 Collection Berger Health System			58.00
Credit Adjustments Inc 330 Florence St Defiance, OH 43512						
Account No. <b>xxx9567</b>		-	Opened 4/12/10 Collection Pickaway Medical Gro			55.00
Credit Adjustments Inc 330 Florence St Defiance, OH 43512						
Account No. <b>xxx9056</b>		-	Opened 10/28/10 Collection Berger Health System			28.00
Credit Adjustments Inc 330 Florence St Defiance, OH 43512						
Account No. <b>xxx9572</b>		-	Opened 3/11/10 Collection Berger Health System			4.00
Credit Adjustments Inc 330 Florence St Defiance, OH 43512						
Sheet no. <u>2</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			208.00



B6F (Official Form 6F) (12/07) - Cont.

In re **Lori Jo McKean**

Case No. **2:15-bk-50764**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx3226</b>  <b>Credit Management Lp</b> <b>4200 International Pkwy</b> <b>Carrollton, TX 75007</b>	-	<b>Opened 6/22/14</b> <b>Collection Tw Mid Ohio Division</b>				<b>62.00</b>
Account No. <b>xxx4550</b>  <b>Emergency Services, Inc.</b> <b>8 Oak Park Drive</b> <b>Bedford, MA 01730</b>	-	<b>2014</b> <b>Medical Bill</b>				<b>71.00</b>
Account No. <b>xxx0462</b>  <b>EOS CCA</b> <b>300 Canal View Blvd., Suite 130</b> <b>Rochester, NY 14623</b>	-	<b>2013</b> <b>Frontier Collection</b>				<b>823.00</b>
Account No. <b>xxxxx4725</b>  <b>Gc Services</b> <b>6330 Gulfon</b> <b>Houston, TX 77081</b>	-	<b>Opened 3/04/11</b> <b>Collection 11 Sprint</b>				<b>382.00</b>
Account No. <b>xxx3006</b>  <b>Halsted Financial Services, LLC</b> <b>P.O. Box 828</b> <b>Skokie, IL 60076</b>	-	<b>2014</b> <b>Collection for American Web Loan</b>				<b>2,056.00</b>
Sheet no. <b>3</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>3,394.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Lori Jo McKean**

Case No. **2:15-bk-50764**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xx6405</b>  <b>Jeffrey H. Jordan, Esq.</b> <b>P.O. Box 30863</b> <b>Columbus, OH 43230</b>		-	<b>2014</b> <b>Collection for Sterling Joint Ambulance</b>				<b>835.00</b>
Account No.  <b>Liquid Cash Online</b>		-	<b>2012</b> <b>Unsecured Loan</b>				<b>635.00</b>
Account No. <b>McKean</b>  <b>Margulis, Gussler &amp; Hall</b> <b>126 South Court Street</b> <b>Circleville, OH 43113</b>		-	<b>2014</b> <b>Legal Representation Fee</b>				<b>3,250.00</b>
Account No. <b>xxxxxxxxx4292</b>  <b>Mount Carmel East</b> <b>6001 East Broad Street</b> <b>Patient Accounts</b> <b>Columbus, OH 43213</b>		-	<b>2014</b> <b>Medical Bill</b>				<b>1,152.00</b>
Account No. <b>xxx-x5768</b>  <b>Mount Carmel Medical Group</b> <b>P.O. Box 951464</b> <b>Cleveland, OH 44193</b>		-	<b>2014</b> <b>Medical Bill</b>				<b>80.00</b>
Sheet no. <b>4</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page) <b>5,952.00</b>

In re **Lori Jo McKean**Case No. **2:15-bk-50764**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx9253</b>  <b>National Credit Adjusters</b> <b>P.O. Box 3023</b> <b>327 W. 4th Street</b> <b>Hutchinson, KS 67504-3023</b>	-	<b>2013</b> <b>Collection for IdealGelt</b>				<b>145.00</b>
Account No. <b>xxxxx2236</b>  <b>National Recovery Agency</b> <b>2491 Paxton Street</b> <b>Harrisburg, PA 17111</b>	-	<b>2014</b> <b>Collection for Express Scripts</b>				<b>25.00</b>
Account No. <b>xxx7003</b>  <b>Ohio Bureau of Workers'</b> <b>Compensation</b> <b>30 W. Spring Street</b> <b>Columbus, OH 43215-2256</b>	-	<b>2014</b> <b>Collection</b>				<b>267.00</b>
Account No. <b>xxxxx6539</b>  <b>OptumRX</b> <b>P.O. Box 9040</b> <b>Carlsbad, CA 92018-9040</b>	-	<b>2014</b> <b>Medical Bill</b>				<b>65.00</b>
Account No. <b>xxx9023</b>  <b>Pay Day One</b> <b>P.O. Box 101842</b> <b>Fort Worth, TX 76185</b>	-	<b>2012</b> <b>Pay Advance Loan</b>				<b>1,253.00</b>
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>1,755.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Lori Jo McKean**

Case No. **2:15-bk-50764**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx9279</b>  <b>Pcb</b> <b>5500 New Albany Rd</b> <b>New Albany, OH 43054</b>	-	<b>Opened 9/12/14</b> <b>Collection Circleville Municipa</b>				<b>740.00</b>
Account No. <b>xxx8891</b>  <b>Pcb</b> <b>5500 New Albany Rd</b> <b>New Albany, OH 43054</b>	-	<b>Opened 4/08/10</b> <b>Collection Med1 Riverside Radio</b>				<b>207.00</b>
Account No. <b>xxx8890</b>  <b>PCB</b> <b>P.O. Box 29917</b> <b>Columbus, OH 43229-7517</b>	-	<b>Opened 4/08/10</b> <b>Collection</b>				<b>130.00</b>
Account No. <b>xxxxxx2177</b>  <b>Radiology Incorporated</b> <b>10567 Sawmill Pkwy, Suite 100</b> <b>Powell, OH 43065-6671</b>	-	<b>2014</b> <b>Medical Bill</b>				<b>363.00</b>
Account No. <b>x5649</b>  <b>Rumpke</b> <b>10795 Hughes Road</b> <b>Cincinnati, OH 45251</b>	-	<b>2009</b> <b>Refuse Collection</b>				<b>40.00</b>
Sheet no. <b>6</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>1,480.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Lori Jo McKean**

Case No. **2:15-bk-50764**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. <b>xx5342</b>  <b>Scioto Paint Valley MHC</b> <b>4449 State Route 159</b> <b>Chillicothe, OH 45601</b>		-	<b>2014</b> <b>Medical Bill</b>			<b>140.00</b>	
Account No. <b>xxxxx-xx8736</b>  <b>Transworld Systems, Inc.</b> <b>4000 East 5th Avenue</b> <b>Columbus, OH 43219</b>		-	<b>2009</b> <b>Collection for Dental Faculty</b>			<b>140.00</b>	
Account No. <b>-xxxxxxxxxxx0307</b>  <b>Us Bank Hogan Loc</b> <b>Po Box 5227</b> <b>Cincinnati, OH 45201</b>	X	-	<b>Opened 9/09/11</b> <b>Check Credit Or Line Of Credit</b>			<b>3,016.00</b>	
Account No.							
Account No.							
Account No.							
Sheet no. <u>7</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>3,296.00</b>
						Total (Report on Summary of Schedules)	<b>18,892.00</b>

In re **Lori Jo McKean**

Case No. **2:15-bk-50764**

Debtor

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re **Lori Jo McKean**

Case No. **2:15-bk-50764**

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Debra L. McKean</b> <b>1290 Brownleaf Road</b> <b>Columbus, OH 43223</b>	<b>Pickaway County Treasurer</b> <b>207 South Court Street</b> <b>Circleville, OH 43113</b>
<b>Marcus McKean</b> <b>12990 Crownover Mill Road</b> <b>Mount Sterling, OH 43143</b>	<b>Us Bank Hogan Loc</b> <b>Po Box 5227</b> <b>Cincinnati, OH 45201</b>
<b>Marcus McKean</b> <b>12990 Crownover Mill Road</b> <b>Mount Sterling, OH 43143</b>	<b>Pickaway County Treasurer</b> <b>207 South Court Street</b> <b>Circleville, OH 43113</b>

Fill in this information to identify your case:

Debtor 1 Lori Jo McKean

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number 2:15-bk-50764  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 61

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

##### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

##### Employment status

##### Occupation

##### Employer's name

##### Employer's address

##### Debtor 1

- ☒ Employed
- ☐ Not employed

Bus Driver

Teas Valley Board of Education

385 Viking Way  
Ashville, OH 43103

##### Debtor 2 or non-filing spouse

- ☐ Employed
- ☒ Not employed

How long employed there? 12 Years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>2,357.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>2,357.00</u>	\$ <u>0.00</u>



Debtor 1 **Lori Jo McKean**

Case number (if known) **2:15-bk-50764**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>2,357.00</b>	\$ <b>0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>277.00</b>	\$ <b>0.00</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>236.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>196.00</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <b>FSA</b>	5h.+ \$ <b>92.00</b>	\$ <b>0.00</b>
<b>HSA</b>	\$ <b>92.00</b>	\$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>893.00</b>	\$ <b>0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>1,464.00</b>	\$ <b>0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>1,771.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>416.00</b>
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	\$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>0.00</b>	\$ <b>2,187.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>1,464.00</b>	\$ <b>2,187.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:		11. +\$ <b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ <b>3,651.00</b> Combined monthly income
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: <b>None Anticipated. CMI &amp; Di differ slightly as Debtor paid 3x in one month during that period.</b>		

Fill in this information to identify your case:

Debtor 1 Lori Jo McKean

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number 2:15-bk-50764  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents' names.


- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I).

Your expenses	
4. \$	0.00

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Lori Jo McKean**

Case number (if known) **2:15-bk-50764**

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>245.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>65.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>50.00</b>
6d. Other. Specify: _____	6d. \$	<b>0.00</b>
<b>7. Food and housekeeping supplies</b>	7. \$	<b>400.00</b>
<b>8. Childcare and children's education costs</b>	8. \$	<b>0.00</b>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<b>20.00</b>
<b>10. Personal care products and services</b>	10. \$	<b>15.00</b>
<b>11. Medical and dental expenses</b>	11. \$	<b>300.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>200.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>0.00</b>
<b>14. Charitable contributions and religious donations</b>	14. \$	<b>0.00</b>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>0.00</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>65.00</b>
15d. Other insurance. Specify: <b>Insurance held from Husband SSD</b>	15d. \$	<b>172.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Taxes held from Husband SSD</b>		
Specify: <b>Taxes held from Husband Pension</b>	16. \$	<b>112.00</b>
	\$	<b>2.00</b>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify: _____	17c. \$	<b>0.00</b>
17d. Other. Specify: _____	17d. \$	<b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>		
18. \$		<b>0.00</b>
<b>19. Other payments you make to support others who do not live with you.</b>		
19. \$		<b>0.00</b>
Specify: _____		
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
<b>21. Other:</b> Specify: _____	21. +\$	<b>0.00</b>
<b>22. Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.		
	22. \$	<b>1,696.00</b>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<b>3,651.00</b>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<b>1,696.00</b>
<b>23c. Subtract your monthly expenses from your monthly income.</b> The result is your <i>monthly net income</i> .		
	23c. \$	<b>1,955.00</b>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.		
Explain: <b>None Anticipated. Debtor drives vehicle owned by NFS.</b>		

**United States Bankruptcy Court**  
**Southern District of Ohio**In re **Lori Jo McKean**

Debtor(s)

Case No. **2:15-bk-50764**Chapter **13****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **27** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **February 20, 2015**Signature **/s/ Lori Jo McKean****Lori Jo McKean**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/13)

**United States Bankruptcy Court  
Southern District of Ohio**

In re **Lori Jo McKean**

Debtor(s)

Case No. **2:15-bk-50764**

Chapter **13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

**\$3,305.33**

**\$26,460.00**

**\$21,315.00**

SOURCE

**2015 YTD: Debtor Teas Valley Board of Education**

**2014: Debtor Teas Valley Board of Education**

**2013: Debtor Teas Valley Board of Education**

**2. Income other than from employment or operation of business**

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

**\$3,541.80**

SOURCE

**2015 YTD: Husband Social Security Disability**

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AMOUNT	SOURCE
<b>\$836.00</b>	<b>2015 YTD: Husband Pension/Annuity</b>
<b>\$5,016.00</b>	<b>2014: Husband Pension/Annuity</b>
<b>\$20,891.00</b>	<b>2014: Husband Social Security Disability</b>
<b>\$5,016.00</b>	<b>2013: Husband Pension/Annuity</b>
<b>\$20,579.00</b>	<b>2013: Husband Social Security Disability</b>

### 3. Payments to creditors

None

**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------	----------------------	-------------	-----------------------

None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Pennymac/Christiana Trust v. Lori Jo McKean, et. al. Case No.: 2014 CI 0161</b>	<b>Civil</b>	<b>Pickaway County Court of Common Pleas</b>	<b>Stayed</b>
<b>Brookhill Animal Clinic v. McKean</b>	<b>Civil Collection</b>	<b>Pickaway COunty Municipal</b>	<b>Judgment for Creditor/Staye d</b>

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

#### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

#### 6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

#### 7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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B7 (Official Form 7) (04/13)

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### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Spiroff Law Office</b> <b>1180 S. High Street</b> <b>Columbus, OH 43206</b>	<b>02/2015</b>	<b>\$2,000.</b>
<b>DECAF</b> <b>112 Goliad Street, Suite D</b> <b>Fort Worth, TX 76126</b>	<b>02/2015</b>	<b>\$40.</b>

### 10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Marcus McKean</b> <b>12990 Crownover Mill Road</b> <b>Mount Sterling, OH 43143</b> <b>Son</b>	<b>04/2014</b>	<b>1989 Ford Ranger, -0-/Inherited from Father/Transferred title from Debtor and Son to Son only/Vehicle is Inoperable</b>
<b>Marcus McKean</b> <b>12990 Crownover Road</b> <b>Mount Sterling, OH 43143</b> <b>Son</b>	<b>04/2014</b>	<b>1983 Chevy El Camino -0-/Transferred Title from Debtor and Son to Son Only</b>
<b>Marcus McKean</b> <b>12990 Crownover Mill Road</b> <b>Mount Sterling, OH 43143</b> <b>Son</b>	<b>04/2014</b>	<b>1970 International TRT (Truck) -0-/Transferred Title from Debtor and Son to Son Only/Son purchased when a Minor/Inoperable/Son may try to Repair</b>

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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### 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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## 12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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## 13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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## 15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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## 16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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### 18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Top Hat Driving School, LTD	16-1633994	330 East Union Street Circleville, OH 43113	This is LLC/Driving School/2 Employees/No Income since 2012 when doors closed/Federal Tax Liability stems from this failed business/No actual waged owed to former employees/No Income since 2012/Debtor in process of formally dissolving LLC w/ Ohio SOS.	2002-2012

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

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### 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

**Debtor**  
**330 East Union Street**  
**Circleville, OH 43113**

DATES SERVICES RENDERED

**All times Relevant**

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

### 20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

**N/A**

- None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

**N/A**

**N/A**

### 21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

**Debtor**  
**330 East Union Street**  
**Circleville, OH 43113**

**Sole Shareholder/President**

**100 Shares Common No Par Stock -**  
**100%**

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**22 . Former partners, officers, directors and shareholders**

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None



b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

N/A

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**23 . Withdrawals from a partnership or distributions by a corporation**

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR  
N/A

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

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**24. Tax Consolidation Group.**

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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**25. Pension Funds.**

None



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 20, 2015

Signature /s/ Lori Jo McKean

Lori Jo McKean

Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

Fill in this information to identify your case:

Debtor 1 Lori Jo McKean

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 2:15-bk-50764  
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 22C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 2,547.22	\$ 0.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	\$ 0.00
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	\$ 0.00

## Part 2: Determine How to Measure Your Deductions from Income

**page 2**  
Best Case Bankruptcy

Debtor 1 **Lori Jo McKean**

Case number (if known) **2:15-bk-50764**

**16. Calculate the median family income that applies to you.** Follow these steps:

- 16a. Fill in the state in which you live. OH
- 16b. Fill in the number of people in your household. 2
- 16c. Fill in the median family income for your state and size of household. \$ 53,551.00  
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)**

18. Copy your total average monthly income from line 11. 18. \$ 2,965.22

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a. \$ 0.00

**Subtract line 19a from line 18.**

19b. \$ 2,965.22

**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b. 20a. \$ 2,965.22

Multiply by 12 (the number of months in a year).

**x 12**

20b. The result is your current monthly income for the year for this part of the form 20b. \$ 35,582.64

20c. Copy the median family income for your state and size of household from line 16c. \$ 53,551.00

**21. How do the lines compare?**

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Lori Jo McKean**

**Lori Jo McKean**

Signature of Debtor 1

Date **February 20, 2015**

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor 1 **Lori Jo McKean**

Case number (if known) **2:15-bk-50764**

### Current Monthly Income Details for the Debtor

#### Debtor Income Details:

Income for the Period **08/01/2014** to **01/31/2015**.

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Teas Valley School District**

Income by Month:

6 Months Ago:	<u>08/2014</u>	<u>\$2,275.50</u>
5 Months Ago:	<u>09/2014</u>	<u>\$2,739.38</u>
4 Months Ago:	<u>10/2014</u>	<u>\$2,418.61</u>
3 Months Ago:	<u>11/2014</u>	<u>\$3,563.26</u>
2 Months Ago:	<u>12/2014</u>	<u>\$2,065.79</u>
Last Month:	<u>01/2015</u>	<u>\$2,220.77</u>
Average per month:		<u>\$2,547.22</u>



Debtor 1 **Lori Jo McKean**

Case number (if known) **2:15-bk-50764**

### Current Monthly Income Details for the Debtor's Spouse

#### Spouse Income Details:

Income for the Period **08/01/2014** to **01/31/2015**.

#### Line 9 - Pension and retirement income

Source of Income: **Husband Pension**

Income by Month:

6 Months Ago:	<u>08/2014</u>	<u>\$418.00</u>
5 Months Ago:	<u>09/2014</u>	<u>\$418.00</u>
4 Months Ago:	<u>10/2014</u>	<u>\$418.00</u>
3 Months Ago:	<u>11/2014</u>	<u>\$418.00</u>
2 Months Ago:	<u>12/2014</u>	<u>\$418.00</u>
Last Month:	<u>01/2015</u>	<u>\$418.00</u>
Average per month:		<u>\$418.00</u>

#### Non-CMI - Social Security Act Income

Source of Income: **Husband SSD**

Income by Month:

6 Months Ago:	<u>08/2014</u>	<u>\$1,740.90</u>
5 Months Ago:	<u>09/2014</u>	<u>\$1,740.90</u>
4 Months Ago:	<u>10/2014</u>	<u>\$1,740.90</u>
3 Months Ago:	<u>11/2014</u>	<u>\$1,740.90</u>
2 Months Ago:	<u>12/2014</u>	<u>\$1,740.90</u>
Last Month:	<u>01/2015</u>	<u>\$1,770.90</u>
Average per month:		<u>\$1,745.90</u>